

# Why Houses Don't Sell Quickly

1. Not ready to sell
2. Poor area
3. Over priced
4. Salesperson's personality problems
5. Inflexibility of seller
6. Salesperson's lack of knowledge about financing programs available
7. Salesperson's lack of knowledge about attracting and prescreening leads
8. No follow up system in place
9. Functional obsolescence
10. House is very small
11. Salesperson loses control of the loan process
12. House located too far from the city
13. House in high price range few buyers can afford
14. Only one bath

Notice the majority of these problems are directly related to the person in charge of making the sale... and the rest should be fixed before you buy. They will be discussed in detail at our Quick Turn Real Estate School.

## Your Next Step

- ☐ Yes, I like this home!
- ☐ No, I'm not interested in this home. I'm forwarding this form and the application. Please call me with other homes you have available.

It's **FREE**, it's **EASY** and there is **NO Obligation** to find out if we can work together to make this your home and all you have to do is fill in the blanks below and get the application(s) along with this form to our office right away! In most cases, you'll have an answer **TODAY!** What do you have to lose? Stop thinking about buying a new home and do it today. Your friends will be green with envy when you tell them you just got the deal of a lifetime on a new home and you didn't get hassled by a mortgage broker, Realtors, closing attorneys or anyone else. Our investors want to sell this home and will pull out all the stops (as long as they are legal, moral and ethical) to sell you this home **TODAY!**

### Don't Snooze & Lose!

To get an answer today, we need to have the following information:

Your Name \_\_\_\_\_ Phone # \_\_\_\_\_

1. How much money do you have as a down payment today? \$ \_\_\_\_\_  
(We can work with tax refunds, equity in other homes, bonuses, future settlements, retirement funds, 401K, etc. and we take personal property you may want to trade such as cars, boats, RV's, motorcycles, trucks, etc.)
2. What additional down payment funds will you have available throughout the year?  
\$ \_\_\_\_\_  
(i.e. tax refunds, bonus checks, 2<sup>nd</sup> job commission, insurance claims, lawsuit settlements, etc.)
3. What date do you want to move in? \_\_\_\_\_
4. What do you need your monthly payment to stay under? \_\_\_\_\_
5. Is your credit \_\_\_\_\_ Good \_\_\_\_\_ Fair \_\_\_\_\_ Ugly \_\_\_\_\_ Credit Score \_\_\_\_\_

Please complete the information requested above and return this note with your application/s.

You can return your application to us four ways.

1. Fax to us at 770-555-5555 (No cover sheet needed and if you do not have a fax, most grocery stores will send it for you) Please call us to verify we got all the pages.
2. Drop it off at our office. Please give us a call if you need direction tour office. We're located just 2 minutes from I-85 in the Carter Center office complex at 5555 Jimmy Carter Blvd. **Norcross, GA 55555.**
3. Mail it to us at the above address.
4. Call 770-555-5555 with the information.

Please be aware faxing is preferable because we accept applications on a 1<sup>st</sup> come 1<sup>st</sup> serve basis. We can usually let you know if your offer is accepted the same day we receive it.

Thank you so much for your interest in this home. We look forward to overcoming any obstacle standing in the way of you and your new home.

# Applicant Information Sheet

## Primary Applicant (A)

## Joint Application (B)

Property Address: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

D.O.B.: \_\_\_\_\_

D.O.B.: \_\_\_\_\_

S.S. No: \_\_\_\_\_

S.S. No.: \_\_\_\_\_

Drivers License No.: \_\_\_\_\_

Driver's License: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Street Address: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

City: \_\_\_\_\_

How Long At This Address: \_\_\_\_\_  
(Month / Years)

## **EMPLOYMENT:**

Employer's Name: \_\_\_\_\_

Employer's Name: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

How Long On Present Job: \_\_\_\_\_

How Long On Present Job: \_\_\_\_\_

Gross Monthly Salary: \_\_\_\_\_

Gross Monthly Salary: \_\_\_\_\_

Other Monthly Income: \_\_\_\_\_

Other Monthly Salary: \_\_\_\_\_

Source: \_\_\_\_\_

Source: \_\_\_\_\_

By my signature below I hereby give my permission for the lender to investigate my credit and employment history and I authorize release of all credit related information to them.

By my signature below I hereby give my permission for the lender to investigate my credit and employment history and I authorize release of all credit related information to them.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

Date: \_\_\_\_\_



## **Recorded 24 Hour Info/Voice Mail Script** **for Buyers**

- Hi and thank you for calling about our homes for sale
- This list of homes is updated weekly with new homes added to our list so keep this number for future reference.
- You can also visit our website at www. .com
- If you're like most people, you dream about owning a nice home in a nice neighborhood, well here's your chance to make your dreams come true.
- If you can afford a reasonable down payment, and monthly payments, you could easily qualify for one of our exciting purchase programs even if your credit score is low. If your credit score is good, we can get you the best loan available and have you in the house quickly, even if you have little or no money.
- We offer owner financing with no bank qualifying and lease purchase for our buyers with credit issues and some cash to work with.
- We're confident there is no one who will work harder than us to get you into a home.
- Listen to the following driving directions carefully and the lock box code to see the inside of the home.
- For the home in: Lilburn press 1, Jonesboro press 2, Decatur press 3, Gainesville press 4, Loganville press 5, Dacula press 6, Lawrenceville press 7.
- Include a short description of the house, bed/bath, square footage, special amenities like pool, 2 car garage, etc., followed by the address and simple directions to put the key back in the box and all the info on the house is inside with instructions if they like it.

# Sample Voice Mail Script

Our lovely brick home in Lilburn is a spacious three bedroom, two bath with 1780 square feet and a large living room with fireplace, a screened back porch and an in ground pool. You'll love the kitchen with a Jenair range top in the center island and stainless steel refrigerator and the huge closet in the master bedroom.

The address is 1233 Maple St. Take I-85 go Barnes Rd. exit, go left 2 miles to Park St., turn right 2 blocks to Maple and turn right to the 3<sup>rd</sup> house on the left. You'll see my sign.

The lockbox code is zero. Just press it and pull down the cover to get the key. Please replace it when you leave.

On the counter you'll find all the info on the house with one application to fax to me and my website address plus a list of frequently asked questions and some other important information.

Once you've seen the house or if you have any problem getting in, I can be reached at \_\_\_\_\_. Please call me with your comments whether you like it or not because I may have another house available soon and I'd like to put you on my VIP buyers list.

Press 9 to listen to this message again.

# Qualifying Your Buyers

There are only a few things I care about when choosing my buyers. Great credit is not on that list. Good credit is not required; in fact, the lack of it is what will attract most buyers to you.

However, atrocious credit is a concern and you should not sell until you know what their credit looks like. A long history of evictions and/or foreclosures will eliminate your buyer, regardless of how big the down payment.

Nowadays, anyone can go to [Freecreditreport.com](http://Freecreditreport.com) and pull their own, or you can get your mortgage broker to do it for you for free.

The other considerations are:

1. Income—If they can't afford the payment, you shouldn't set them up to fail. Use a 50-50% total debt ratio as a gauge. Beyond that is almost certain default. Note this does not include items like insurance, food, recreation, medical bills and a long list of other monthly expenses. That's why a 50-55% cap is important. A home is not their only expense. Even then, you must apply common sense and a little math. Someone making \$2,000 a month cannot afford a \$1,000 house payment; therefore, 50% won't apply. Someone making \$10,000 a month may afford a \$3,000 payment, but only if their other fixed expenses are below \$2,000, because after income taxes and non-fixed costs are added, it doesn't leave much to live on.
2. Down Payment—This is at the top of my list and the easiest qualifier. I will not sell for less than 10% down, and you can get much more than that on nice houses if you're patient. This is your front end profit center and the easiest money you'll make in real estate. Don't underestimate it.
3. Criminal Record—It's easy to get a report on your buyer to look for undisclosed issues, such as a criminal record. Use [FindTheSeller.com](http://FindTheSeller.com) or an investigative service for small money. You can't learn too much, and from there common sense will guide you.
4. Size Of Family And Pets—A family with 6 kids and four dogs can only mean the house will take a beating. You have to assume you'll get it back, so are you getting enough down to justify the risk?



APPLICATION RECEIPT AGREEMENT

---

A non-refundable application fee of \$\_\_\_\_\_ and reservation/earnest money fee of \$\_\_\_\_\_ are required for processing the application, and is being paid herewith. This Application Receipt Agreement must be signed by all adults who will occupy the property before the Application can be considered by Management. The undersigned expressly agree that if Application is approved they herewith agree to purchase the property located at:

ADDRESS: \_\_\_\_\_, CITY: \_\_\_\_\_, STATE: \_\_\_\_\_, ZIP: \_\_\_\_\_

Applicant(s) further agree that if Applicant(s) are accepted by Management and then decide, for any reason, not to move into the premises, then all monies paid herewith shall be retained as liquidated damages since other prospective purchases may have been turned away and it will be necessary for Management to re-advertise the property and evaluate other applicants. Processing of Application shall be timely as possible and the results may be delivered via telephone, fax or mail. Once approved, Applicant(s) agree to pay the balance of funds and complete the paperwork within 48 hours, otherwise, Management will assume that Applicant(s) have decided to forfeit the reservation/earnest money payment and will begin re-marketing the property. If Applicant(s) are not approved, all monies given herewith, less application fee shown above, shall be returned to Applicant.

A PHOTOSTAT COPY OF MY (OUR) DRIVER'S LICENSE(S) OR PICTURE IDENTIFICATION CARD(S), SOCIAL SECURITY CARD(S), LATEST PAY CHECK STUB(S) AND LAST YEARS W-2(S) OR COPY(IES) OF LAST YEARS INCOME TAX RETURN(S) ARE ATTACHED TO THE APPLICATION [ ], OR WILL BE PROVIDED [ ]. I (we) declare that the Application is complete, true and correct and I (we) herewith give my (our) permission for anyone contacted to release the credit or personal information of any of the undersigned Applicant(s) to Management and their Authorized Agents, at any time, for the purposes of entering into and continuing to offer or collect on any agreement and/or credit extended. I (we) further authorize Management or their Authorized Agents to verify all application information including but not limited to contacting creditors, present or former landlords, employers and personal references, whether listed or not, at the time of the Application and at any time in the future, with regard to any agreement entered into with Management. Any false information will constitute grounds for rejection of the Application, or Management may be at any time immediately terminate any Agreement entered into in reliance upon misinformation given on the Application.

*I/WE HAVE BEEN PROVIDED A COPY OF THIS APPLICATION RECEIPT AGREEMENT AND HEREWITH AGREE TO THE TERMS STATED HEREIN. ACCEPTANCE OF APPLICATION AND ANY MONIES HEREWITH ARE NOT BINDING UPON MANAGEMENT UNTIL APPLICATION IS APPROVED BY MANAGEMENT.*

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant (Print Name): \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant (Print Name): \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Do Not Write Below This Line -- To Be Filled Out By Management

---

Receipt of \$\_\_\_\_\_ form Applicant(s) is herewith acknowledged.

\_\_\_\_\_, As Agent \_\_\_\_\_  
Management Company \_\_\_\_\_ Date \_\_\_\_\_